



WELL AWARE



October 2010

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In This Issue

- How to *EARN* DelaWELL Rewards
- *Coming Soon!* 2011 FSA Open Enrollment
- Prescription Drug Benefit REMINDER – *Diabetic Program*
- VSP Observance Article – *Blindness Awareness Month*
- GUL – New Enhancements & On-Site Meetings
- Quick & Easy Recipe
- Fitness Guru – Healthy Halloween Habits & Tips
- Eat This, Not That

Contact DelaWELL

www.delawell.delaware.gov

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

Alere®

<https://delawell.alerehealth.com>

1-866-674-9103

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

Arthritis Pain? Don't Let It Slow You Down



Seniors Aren't The Only Ones Who Get Arthritis. Anyone at any age can get Osteoarthritis (OA), a breakdown of protective cartilage cushioning the ends of joint bones, but symptoms usually affect men and women after 45 years of age.

Early Diagnosis is Key. Quick action offers better pain control and slows disease progression.

Get your health questions answered.

Living with osteoarthritis can be a challenge, especially if you don't have support. Take advantage of the free and confidential Condition Care Program, administered by Alere®.

Call (866) 674-9103 to enroll today and get:

- Help learning to manage your pain
- Personalized education
- 24/7 nurse access
- Improved mobility



Invest In Your Health and Earn \$\$\$!

Beginning October 1, 2010 through May 31, 2011, eligible members* can earn **Wellness Credits** for participating in various activities throughout the program year and have those credits translate into valuable **DelaWELL Rewards**:

Silver Level: Earn 20 wellness credits (including Wellness Assessment) and earn a **\$100 DelaWELL Reward** (Paid in July 2011)

OR

Gold Level: Earn 20 wellness credits (including Wellness Assessment **AND** Health Screening) and earn a **\$200 DelaWELL Reward** (Paid in July 2011)

Follow These Simple Steps To Get Started:

1. **Register and Set Up Your Personal Profile** - Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> and follow the steps to register on the log in page.
2. **Attend a DelaWELL Health Screening** - Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> and sign up for a **FREE Health Screening Appointment** provided at various State of Delaware locations during October, November and December 2010.
3. **Complete Your Online Wellness Assessment** - After you attend your Health Screening Appointment, the next step is to complete your confidential, online Wellness Assessment. **To receive the most comprehensive report and recommendations, include your recent health screening values.** You can enter these directly from the sheet provided at your DelaWELL Health Screening OR wait about two weeks after your screening event for your screening values to be automatically included in your assessment for you. If you want your values loaded for you, do not click "Finish" on your assessment until after your values are included.
4. **Participate in Program Activities and Earn Credits** - The DelaWELL program has many options, including healthy living programs, health coaching programs, condition care programs, onsite health seminars, wellness challenges and online seminars.

***Learn more.** Visit the DelaWELL Health Portal at

<https://delawell.alerehealth.com> or call (866) 674-9103 to speak with a program representative.

2011 Flexible Spending Account Open Enrollment

Mark your calendars... Open Enrollment for the 2011 Flexible Spending Account (FSA) plan year is fast approaching.

The State of Delaware's annual open enrollment for enrolling or re-enrolling online in the FSA program will be held from November 1-24, 2010.

Contributions to FSA are deducted on a pre-tax basis saving you up to 40% on every dollar set aside and reimbursements from your account are tax-free!

If you are enrolled in the 2010 FSA Health Care Account and have a Benny Card and plan to enroll in 2011, **DO NOT DESTROY YOUR BENNY CARD**, as your 2011 elected Health Care amount can be funded to your Benny Card.

More information about the FSA Open Enrollment for 2011 will be in the November issue of WellAWARE and at www.ben.omb.delaware.gov/fsa.

Prescription Drug Benefit **REMINDER!**

DIABETIC PROGRAM:

You can receive your diabetic supplies (lancets, test strips, syringes/needles) at no charge when you use your prescription coverage provided by Medco.

If you purchase diabetic medications on the same date, you will pay ONE CO-PAY regardless of the number of diabetic medications filled at a participating retail pharmacy, a 90-day participating pharmacy or Medco Pharmacy.

REMEMBER: Diabetic medications are considered to be maintenance medications and must be filled in conformance with the Maintenance Medication Program. Additional information on prescription services is available by calling Medco at 1-800-939-2142 or online at www.ben.omb.delaware.gov/script.

Employee Communications Website

- ✓ View benefits news,
- ✓ WELLAWARE newsletters,
- ✓ Find information on how to access and view your payroll advice online through ePay and much more at <http://omb.delaware.gov/ecomms.html>.

VSP Eyecare Observance Article



October is Blindness Awareness Month

Read "[Triple Threat: New Ways to Fight the "Big Three" Causes of Blindness](#)"

You do not have to lose the gift of sight to disease-related vision loss. There is a promising new treatment proven to effectively combat blindness. This is information all eyes should see.

To learn more about your vision benefits, please visit www.vsp.com and click the **Members** tab.



New Enhancements to your Group Universal Life Insurance Program - Effective January 1, 2011!

On March 8, 2010, the State Employee Benefits Committee voted to enhance the Group Universal Life (GUL) insurance program underwritten by Minnesota Life Insurance Company. Coverage amounts for your dependents have increased, and a Legal Services program is now available through the program. These changes will become effective January 1, 2011.

Dependent Term Life

Coverage for children will automatically increase from \$6,000 to \$10,000, with no change to the current monthly rate. For spouses, another coverage option of \$20,000 will be available. The monthly premium rates for Dependent Life insurance are shown below:

Spouse Term Life

\$10,000 coverage/costs \$3.08 per month

\$20,000 coverage/costs \$7.05 per month

Child Term Life

\$10,000 coverage/costs \$1.16 per month (to cover all eligible children)

Employees enrolled in the GUL program as of September 30, 2010 covering their spouse for \$10,000 will be offered a one-time special open enrollment opportunity between October 4, 2010 and October 20, 2010 to increase spouse coverage up to \$20,000 without providing proof of good health to Minnesota Life. (Eligible employees were contacted in September 2010 and provided with detailed information on this one-time opportunity).

Children are eligible for coverage until the end of the year in which they turn 19 or up to the age of 24 years if a full-time student. Coverage may be continued beyond these ages for disabled children.

Legal Services

A will preparation and legal services program is also available for you to use, beginning January 1, 2011. These services are provided through Ceridian Lifeworks* and are available to actively enrolled GUL employees, their spouses, and dependent children. Some of the services provided include:

- **Consultation with an attorney.** You are entitled to a free 30-minute initial consultation, in person or over the phone, with a participating attorney in your state of residence.
- **Download legal forms.** Download forms, such as affidavits, real estate forms, etc., online. Keep in mind these are "for your information only," and you should work with your attorney to receive legal advice for your specific situation.
- **Get your legal questions answered.** There is a vast library of legal information and resources for your reference.
- **Retain an attorney at a 25% discount.** After your initial consultation, you may retain your participating attorney and receive a 25% discount from the participating attorney's normal hourly rate.

For more information, please visit www.lifeworks.com
(User name: will; password: preparation) or call 877- 849-6034.

More from Minnesota Life Insurance Company ...

On-site Meetings

A Minnesota Life representative will be available to review your insurance needs and answer your questions at Delaware Tech. To schedule a meeting with a Minnesota Life representative from the schedule below, please call 1-800-203-9515.

October 13, 2010

Del Tech – Stanton Campus (New Castle County)

Time: 10 a.m. – 2 p.m. and 3 p.m. – 7 p.m.

Room: Board Room A155

Address: 400 Stanton-Christiana Road, Newark, DE 19713

Directions:

http://www.dtcc.edu/all_contact/swmaps/stanton_map.htm

October 15, 2010

Del Tech – Terry Campus (Kent County)

Time: 10 a.m. – 2 p.m. and 3 p.m. – 7 p.m.

Room: Classroom ETB 744

Address: 100 Campus Drive, Dover, DE 19904

Directions:

<http://www.dtcc.edu/terry/pages/directions.html>

October 14, 2010

Del Tech – Owens Campus (Sussex County)

Time: 10 a.m. – 2 p.m. and 3 p.m. – 7 p.m.

Room: Board Room 526, William Carter Center

Address: P.O. Box 610, Georgetown, DE 19947

Directions: <http://www.dtcc.edu/owens/directions/>

Please log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life to obtain additional information, including rates (displayed on page 9 in the enrollment packet) on this valuable benefit.

Questions?

Call Minnesota Life at 877-215-1489 Monday through Friday, 8:00 a.m. to 7:00 p.m. (ET), or by email at lifebenefits@securian.com. You may also contact Leslie Ramsey at the Statewide Benefits Office at (302)739-8331 or by email at leslie.ramsey@state.de.us.

*Services provided by Ceridian LifeWorks are their sole responsibility. The service is not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time. Products are offered under policy form series 00-30252. Please refer to your certificate for details regarding your plan.

Get Ready To Strive for 5! In November



We challenge you to **Strive for 5!** An easy way to boost your nutrition is to eat more fruits and vegetables. Why? Because a low-fat diet that contains plenty of fruits and vegetables may help **reduce your risk** for many diseases (including heart disease, stroke and some cancers), can help you **manage your weight** and **provides important nutrients** your body needs for good health. Every step you take towards eating more fruits and veggies helps you live DelaWELL!

The **Strive for 5! Nutrition Challenge** gives you an opportunity to track your fruits and vegetables for the month of November. You get **1 point** for each cup of fruits and vegetables you eat during November, and your goal is to reach at least **100 points** in order to earn **5 Wellness Credits**. Wellness Credits help eligible members earn **up to \$200 in DelaWELL Rewards!**

Watch for more information coming soon to help you get started.

Quick & Easy Recipe

cinnamon whole-grain

waffles

with strawberries
and raspberries



Takes under 30 minutes; Makes 4 servings

INGREDIENTS

- 2/3 cup whole wheat pastry flour
- 2/3 cup oat flour
- 2/3 cup unbleached flour
- 2 tablespoons maple sugar or natural cane sugar
- 2 teaspoons baking powder
- 1 teaspoon cinnamon
- 2 cups 1% vanilla soy milk
- 1/4 cup fat-free egg product
- 5 teaspoons applesauce
- 1 teaspoon vanilla extract
- 1 teaspoon grated orange zest
- 2 egg whites
- 1 cup fresh strawberries, washed and hulled
- 1 cup fresh raspberries
- Canola oil cooking spray

PREPARATION

1. In a bowl, combine flours, sugar, baking powder and cinnamon.
2. In another bowl, combine soy milk, egg product, applesauce, vanilla extract and orange zest.
3. Add wet ingredients to dry ingredients. Mix well.
4. Beat egg whites with an electric mixer until soft peaks form. Fold gently into batter.
5. Spray a waffle iron lightly with cooking spray. Pour 1/4 cup batter onto preheated waffle iron. Cook about 3 minutes, until waffle is brown and firm.
6. Remove from waffle iron and serve, topped with strawberries, raspberries and a little maple syrup.

NUTRITIONAL INFO PER SERVING

311 Calories
1.9g Fat
0.7g Saturated fat
11.4g Protein
39g Carbohydrate
6.8g Fiber

For more great healthy recipes, visit the
DelaWELL Health Portal at

<https://delawell.alerehealth.com>



The Fitness Guru Says...



Question of the Month:

Do you have any tips on how to establish healthy Halloween habits?

Dear Employee,

With the chance to dress up in costume and stock up on sweets, Halloween is the best part of the year for many kids. On one hand, you want to let your kids indulge a little bit and enjoy the holiday. On the other, you don't want to undermine all the work you do the rest of the year maintaining a balanced diet and a healthy lifestyle. Above all, you don't want to confuse your kids with mixed messages. Well, here are some helpful tips and tactics:

- Before you and your kids go trick-or-treating, try to serve a healthy meal, so everyone is not hungry when the candy starts coming in.
- Be upfront and honest. Let your kids know ahead of time the limits and reasons for those limits.
- Remind your kids that if they don't eat it all now, they'll have more for later. Encourage sharing the candy with friends. Not only does it thin out the candy supply, it **reinforces** sharing.
- Be a role model by eating Halloween candy in moderation. To help avoid temptation, buy your candy at the last minute and get rid of any leftovers.

If you planned on giving candy away to trick-or-treaters this year, try the following ideas as alternatives to the traditional candy approach:

- Non-food treats, such as stickers, toys, false teeth (Wax ones of course... Grandma wouldn't be too happy if you gave her teeth away!), little bottles of bubbles or small games, like tiny decks of cards (Party-supply stores can be great sources for these)
- Snacks such as small bags of pretzels, sugar-free gum, trail mix, small boxes of raisins or popcorn
- Sugar-free candy
- Small boxes of cereal

Stay Fit!

F.G. (a.k.a. Fitness Guru)



BREAST CANCER

Early Detection Increases the Odds in Your Favor

Breast cancer is now the second most common cancer among women after skin cancer. According to the National Institutes of Health (NIH), one in eight American women will develop breast cancer during her lifetime. The good news is that breast cancer survival rates have been steadily improving. In fact, the five-year survival rate is nearly 100 percent when breast cancer is discovered and treated early (Stage 1).

The best way to find potentially serious breast lumps is to:

1. Get regular mammograms as recommended by your doctor.
2. Get regular clinical breast checks (annually or once every three years depending on your age and doctor's recommendation).
3. Talk with your doctor about the importance of doing monthly self-breast exams.

If you have questions about breast exams or other health concerns, call Nurse24SM and speak directly to an experienced nurse. Nurse24 is a free and confidential nurseline available to you and your family 24/7.

Call (866) 674-9103 today and get the information you need.

Eat This, Not That



Try This

**Breyers® Smooth & Dreamy Fat Free
Chocolate Cookies & Cream**

Serving Size: ½ cup

110 Calories

0g Total Fat

3g Dietary Fiber

14g Sugar

3g Protein

10% Calcium



Instead Of That

**Breyers® All Natural Original
Cookies & Cream**

Serving Size: ½ cup

150 Calories

7g Total Fat; 4.5g Saturated Fat

0g Dietary Fiber

16g Sugar

2g Protein

6% Calcium

The next time you feel the urge to indulge in a bowl of ice cream, try Breyers® Smooth & Dreamy Fat Free Chocolate Cookies & Cream instead of Breyers® All Natural Original Cookies & Cream. The fat free product is made with real skim milk that tastes extra creamy thanks to their double churn process. In the end, you will satisfy your chocolate craving and save yourself from excess calories and fat grams! For nutritional information on other Breyers® products, visit

<http://www.breyers.com/products/Default.aspx>.



BREATH IS LIFE!

Life begins and ends with a breath. In fact, respiration or breathing is at the core of all our metabolic processes, as we inhale oxygen and exhale carbon dioxide through our lungs. That's why it's crucial to call your doctor if you experience trouble breathing. As with any disease, the earlier a respiratory disorder is diagnosed, the easier it is to treat it and protect your lungs.

Lower Your Risk for Lung Disease:

- Do not smoke. If you do – work on stopping!
- Steer clear of second-hand smoke.
- Wear a mask or respirator when working around dust, chemicals, paints and solvents, such as varnish, paint thinners, adhesives, inks and refrigerant/coolants.
- Limit outdoor activity when ozone levels are high.
- Check your house for radon gas; ventilate to reduce dangerous concentrations.
- Identify your asthma triggers and try to avoid them.
- Lose weight to reduce your risk of developing sleep apnea.
- Avoid exposure to people with Tuberculosis (TB).



If you have been diagnosed with asthma or COPD, take advantage of the **FREE Condition Care Programs** administered by Alere®.

Call (866)674-9103 today to talk to a nurse about ways to:

- Slow disease progression
- Gain more energy
- Recognize symptoms early that could lead to hospitalization